

Renewal Action and Benefit Strategies

Life & Disability Marketing – Marketing List and Financial



LIFE & DISABILITY MARKETING LIST Plan Year 2010 - 2011

Carrier	Product(s)	Response
Lincoln Financial Group (Incumbent)	Basic Life/AD&D / Supp Life / LTD	Quoted
Mutual of Omaha	Basic Life/AD&D / Supp Life / LTD	Quoted
Sun Life	Basic Life/AD&D / Supp Life / LTD	Quoted
ING (CSAC-EIA)	Basic Life/AD&D / Supp Life / LTD	Quoted
Hartford	Basic Life/AD&D / Supp Life / LTD	Quoted
MetLife	Basic Life/AD&D / Supp Life / LTD	Quoted - Uncompetitive

LIFE & DISABILITY FINANCIAL SUMMARY 2010 - 2011 Plan Year

LINES OF COVERAGE	CURRENT	OPTION 1 Lincoln Financial	OPTION 2 Mutual of Omaha	OPTION 3 Sun Life	OPTION 4 ING (CSAC-EIA)	OPTION 5 Hartford
Basic Life/AD&D	AIG \$74,466	\$59,573	\$51,062	\$53,190	\$59,573	\$61,275
Long Term Disability	Lincoln Financial \$441,544	\$441,544	\$304,875	\$312,234	\$410,005	\$387,928
TOTAL ANNUAL PREMIUM	\$516,010	\$501,116	\$355,938	\$365,424	\$469,578	\$449,202
ANNUAL \$ Δ vs CURRENT		-\$14,893	-\$160,072	-\$150,585	-\$46,432	-\$66,807
ANNUAL % Δ vs CURRENT		-2.9%	-31.0%	-29.2%	-9.0%	-12.9%